

**Information to identify the case:**

Debtor 1	<b>Leonard J Emerle</b>	Social Security number or ITIN	xxx-xx-0637
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>16-16743-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonard J Emerle

8/11/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Leonard J Emerle  
Debtor

Case No. 16-16743-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 11, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2021:

Recip ID	Recipient Name and Address
db	+ Leonard J Emerle, 1321 Stonehenge Drive, Williamstown, NJ 08094-1961
cr	+ Planet Home Lending, LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Planet Home Lending, LLC as servicer for Wilmington, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
cr	+ WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516108446	+ American Coradius International LLC, 2420 Sweet Home Rd, Ste 150, Amherst, NY 14228-2244
516108450	Citimortgage, PO Box 660065, Dallas, TX 75266-0065
516108456	+ Karen Emerle, 1321 Stonehenge Drive, Williamstown, NJ 08094-1961
516108459	+ Lyons Doughty & Veld Huis, 136 Gaither Drive, Suite 100,, Mount Laurel, NJ 08054-2239
516194777	+ MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516108462	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
517404068	+ PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450-8342
517404069	+ PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450, PLANET HOME LENDING, LLC 321 RESEARCH PARKWAY 06450-8342
516108463	+ Phelan Hallinan, Diamond, & Jones, PC, 400 Fellowship Road Suite 100, Mt. Laurel, NJ 08054-3437
516108467	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
516108466	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 11 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 11 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516108447	EDI: AMEREXPR.COM	Aug 12 2021 00:28:00	American Express, PO Box 360002, Ft Lauderdale, FL 33336-0002
516194209	EDI: BECKLEE.COM	Aug 12 2021 00:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516108448	EDI: BANKAMER2.COM	Aug 12 2021 00:28:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
516108449	EDI: CAPITALONE.COM	Aug 12 2021 00:28:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516135356	EDI: CAPITALONE.COM	Aug 12 2021 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516108451	Email/PDF: DellBKNotifications@resurgent.com	Aug 11 2021 20:48:28	Dell, PO Box 80409, Austin, TX 78708
516108460	+ EDI: CITICORP.COM	Aug 12 2021 00:28:00	Macys, P.O. Box 8218, Mason, OH 45040

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516319251	EDI: Q3G.COM	Aug 12 2021 00:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516108454	EDI: IRS.COM	Aug 12 2021 00:28:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
516108455	EDI: RMSC.COM	Aug 12 2021 00:28:00	JC Penney, 2004 Bassett Avenue, El Paso, TX 79901-1923
516108457	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 11 2021 20:29:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
516108458	EDI: RMSC.COM	Aug 12 2021 00:28:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
516108461	+ EDI: MID8.COM	Aug 12 2021 00:28:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
516108464	EDI: PRA.COM	Aug 12 2021 00:28:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516322794	EDI: PRA.COM	Aug 12 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
516322890	EDI: PRA.COM	Aug 12 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
516285798	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 11 2021 20:48:29	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516108465	+ Email/Text: bkdepartment@rtresolutions.com	Aug 11 2021 20:29:00	Real Time Resolutions, 1349 Empire Central Drive, Suire 150, Dallas, TX 75247-4029
516108468	+ EDI: URSI.COM	Aug 12 2021 00:28:00	United Recovery Systems, P.O. Box 722910, Houston, TX 77272-2910

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Planet Home Lending, LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
lm	*+	Shellpoint Mortgage Servicing, Po Box 10826, Greenville, SC 29603-0826
516108453	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 724, Springfield, NJ 07081
516108452	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor Planet Home Lending LLC bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1 bankruptcy@friedmanvartolo.com
Joshua I. Goldman	on behalf of Creditor MTGLQ INVESTORS L.P. josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1 nj.bkecf@fedphe.com
Seymour Wasserstrum	on behalf of Debtor Leonard J Emerle mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

TOTAL: 9